UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF PA HARRISBURG DIVISION

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/03/2017.
- 2) The plan was confirmed on 09/06/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/25/2018, 10/22/2018.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 06/09/2022.
- 5) The case was completed on 07/15/2022.
- 6) Number of months from filing or conversion to last payment: <u>64</u>.
- 7) Number of months case was pending: <u>66</u>.
- 8) Total value of assets abandoned by court order: <u>NA</u>.
- 9) Total value of assets exempted: \$56,200.00.
- 10) Amount of unsecured claims discharged without full payment: \$6,906.61.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

\$ 32,656.36 Total paid by or on behalf of the debtor(s) Less amount refunded to debtor(s)

\$ 32,656.36 **NET RECEIPTS**

\$ 0.00

Expenses of Administration:

\$ 0.00 Attorney's Fees Paid Through the Plan \$ 0.00 **Court Costs** \$ 2,338.04 Trustee Expenses & Compensation \$ 0.00 Other

TOTAL EXPENSES OF ADMINISTRATION

\$ 2,338.04

\$ 0.00 Attorney fees paid and disclosed by debtor(s):

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
AARON JOHN NEUHARTH	Pri	0.00	NA	NA	2,009.00	0.00
AMERICREDIT FINANCIAL	Sec	20,000.00	20,288.36	301.64	301.64	0.00
AMERICREDIT FINANCIAL	Uns	0.00	5,297.21	5,297.21	5,297.21	0.00
WELLS FARGO DEALER SERVICES	Sec	12,672.01	12,672.01	517.24	517.24	0.00
FEDLOAN SERVICING	Uns	38,842.98	38,842.98	38,842.98	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	1,996.00	1,996.65	1,996.65	1,996.65	0.00
SHELLPOINT MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
U.S.DEPARTMENT OF EDUCATION	Uns	0.00	52,936.59	52,936.59	0.00	0.00
BERKS CREDIT AND COLLECTIONS	Uns	507.00	NA	NA	0.00	0.00
SHELLPOINT MORTGAGE	Sec	0.00	70,713.77	20,196.58	20,196.58	0.00
HANNAH HERMAN-SNYDER	Lgl	0.00	NA	NA	0.00	0.00
CHAMBERSBURG HOSPITAL	Uns	5,722.55	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE	Uns	2,069.00	NA	NA	0.00	0.00
NATIONAL RECOVERY	Uns	200.00	NA	NA	0.00	0.00
SHIPPENSBURG AREA EMS	Uns	2,069.08	NA	NA	0.00	0.00
GM FINANCIAL	Sec	14,803.34	NA	NA	0.00	0.00
PNC BANK	Sec	68,000.00	NA	NA	0.00	0.00
ALL ABOUT HEARING	Uns	1,000.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
CHAMBERSBURG DENTAL	Uns	354.00	NA	NA	0.00	0.00
CHAMBERSBURG IMAGING	Uns	182.58	NA	NA	0.00	0.00
CHAMBERSBURG PATHOLOGY	Uns	100.26	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 20,196.58	\$ 20,196.58	\$ 0.00
Debt Secured by Vehicle	\$ 818.88	\$ 818.88	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 21,015.46	\$ 21,015.46	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,000.00	\$ 2,009.00	\$ 0.00
TOTAL PRIORITY:	\$ 4,000.00	\$ 2,009.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 99,073.43	\$ 7,293.86	\$ 0.00

Disbursements:			
Expenses of Administration Disbursements to Creditors	\$ 2,338.04 \$ 30,318.32		
TOTAL DISBURSEMENTS:		\$ 32,656.36	

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/19/2022 By: /s/ Jack N. Zaharopoulos STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.